



Welcome to PAYTECHonline for June 2010

TOP STORY



Payroll Professionals Tax Center Puts Vital Resources at Your Fingertips

The IRS has launched a new Payroll Professionals Tax Center, geared to payroll and accounts payable professionals of all levels of skill and experience. Learn more about this free new resource, including how it puts thousands of pages of IRS-related resources at your fingertips.

WEBSITE NEWS

Check Out the Sights and Sounds of the Annual Congress

The 28th Annual Congress, which took place May 25-29 in Washington, D.C., was an extravaganza of payroll- and accounts payable-related education and networking. Check out highlights of the event, including photos, the *Congress Today* daily newspaper, and other happenings. Plus, info on the upcoming 2011 Congress!



PAYROLL EVENTS

Payroll Tax Forum Offers Mid-Year Legislation Update

APA's Payroll Tax Forum includes the latest payroll compliance changes coming from Congress and other federal agencies. This one-day program is designed to equip payroll professionals with the tools necessary to handle the details of these changes while keeping their organizations in compliance.

PAYROLL RESOURCES

GEM Program Offers Global Cash Card Clients Free APA Memberships, Education

Global Cash Card, in partnership with APA and MasterCard, has unveiled its new GEM Program, which offers new clients complimentary APA memberships and education gift cards. Plus, see solutions to the June PAYTECH Crossword Puzzle!

CHAPTER NETWORK

Calling All West Virginia Members; New Chapter Affiliated

Join APA as we welcome the Charles Town West Virginia Chapter--the first ever APA local chapter from the state of West Virginia! Learn more about this chapter, and perhaps pick up a few tips for starting your very own local chapter.



WEBSITE NEWS

NPW 2010 Provides Payroll Education and Volunteer Opportunities; Get Involved Today

National Payroll Week is less than three months away! Check out the updated NPW website to learn more about how you can get involved in the weeklong tribute, September 6-10, to the payroll profession.

VENDOR NEWS

PayPerks Unveils Paperless Payroll Calculator

Learn more about this program, which rewards employees opting for paperless payroll solutions. Plus, Arab Financial Services selects First Data to provide payment solutions; ADP to provide talent acquisition to Insource Performance Solutions; Accero introduces a new analytics solution; and Andrew Pearson named the new CEO at Patersons.

NEW MEMBERS

APA Welcomes 225 New Members

Our online, searchable-by-state listing is very handy. Use it to contact payroll people in your area, including 225 new payroll peers.

BUYER'S GUIDE

2010 Paycard Providers Buyer's Guide

This month's guide is the 2010 Paycard Providers Buyer's Guide. And that's not all. You can also find an extensive list of 2008, 2009, and 2010 Buyer's Guides.

IRS Launches Payroll Professionals Tax Center

By Scott Mezistrano, CPP

Seasoned and novice payroll professionals alike, as well as accounts payable professionals, will want to bookmark this launching pad: [IRS's Payroll Professionals Tax Center](#). This new center makes it easy for you to cut through the thousands of pages on the IRS website and have the payroll-related resources right at your fingertips.



Bookmark this website, and you'll have easy access to

- *Employment tax forms and publications. Besides the obvious Pubs 15, 15-A, and 15-B, did you know that IRS has specific publications on tip income, paying nonresident aliens, paying clergy, and record retention? Having a list of the forms and pubs directly relevant to payroll may open your eyes to resources you didn't even know were there.

- *Special sections on the HIRE Act, health care reform, and the American Recovery and Reinvestment Act, with new questions and answers being added all the time.

- *An overview of the tax withholding, tax depositing, tax return filing, and information return filing processes.

- *Retirement plan guidance, including a section on common plan mistakes and how to correct them.

- *Guidance on worker classification (employee vs. independent contractor).

- *The TIN-Matching Service and the FIRE system (Filing Information Returns Electronically) -- for accounts payable professionals.

- *IRS hotlines and toll-free numbers (there are more than you might think).

- *IRS withholding calculator.

- *Social Security's employer web page.

Here's an Easier Way to Prepare Form 941 and Schedule B Under the HIRE Act

By Scott Mezistrano, CPP

Just in time for your second quarter (2Q) tax filings, the Internal Revenue Service offered an easier way for you to prepare your Form 941 and Schedule B to reflect your tax relief under the Hiring Incentives to Restore Employment (HIRE) Act. In addition, the IRS gave some guidance for determining whether employees who work seasonally or seem to go on and off the payroll are "qualified individuals" for purposes of the tax relief.

These revelations are from the IRS's June 3 conference call with payroll industry representatives, and the answers came from Ligeia Donis, from IRS's Office of Division Counsel/Associate Chief Counsel, Tax Exempt and Government Entities.

Schedule B

Q: If an employer isn't able to calculate its year-to-date relief from its share of social security tax until sometime during 2Q and then it accordingly reduces its next tax deposit, does it have to recalculate each pay date's tax liability on Schedule B (*Report of Tax Liability for Semiweekly Schedule Depositors*), or may it reduce the entry for the current or next pay date by that entire amount?

A: Either approach is acceptable. APA had suggested to the IRS that it allow either approach, as the second (and administratively easier) approach above actually holds employers to a higher standard -- its deposit liabilities would be recorded as higher in the earlier part of the quarter and lower in the latter part.

However, there should be no negative amounts on Schedule B, and the relief from 2Q must be recorded on the Schedule B for 2Q -- it may not be carried forward to 3Q. (Relief for wages paid March 19-31 is recorded on a special line on the 941 for 2Q, but this relief does not affect Schedule B.)

Seasonal Employees

Q: Is an employee who is seasonal, or otherwise goes on and off the payroll, a "qualified individual" for purposes of the tax relief?

A: It depends on the date of hire and whether the "employment relationship" is maintained while the employee is not performing services. This is illustrated by the below examples. (Remember that to be a qualified individual, one must be hired after February 3, 2010, and must not have been employed for more than 40 hours during the prior 60 days.)

Example 1: Employee began employment before February 4, was terminated on April 30, and was then rehired by the same employer on August 21. The employer could claim the tax relief on wages paid from August 21 until the end of the year, but not on the wages paid from March 19 to April 30.

Example 2: Employee was laid off in November 2009 and then rehired after February 3, 2010, and after 60 days of not working, but the employer continued the employee's benefits coverage. This employee is not qualified because the employment relationship was continuous from a date prior to February 4.

Example 3: A teacher completed her 2009-2010 contract on May 15, 2010, received no wages from the school or anyone else during the summer, but is expected to return to work on August 16, 2010. This employee is not qualified because the employment relationship was continuous from a date prior to February 4.

Example 4: Employee was hired after February 3, 2010, and worked for only a few weeks. He was "laid off until business picks up" and came back to work less than 60 days later. The IRS said that if the employment relationship was maintained while the employee was not performing services, then the tax relief would apply to the wages for both periods.

Opinion of this article's author: An employer must make a reasonable definition of "maintaining the employment relationship" and apply that definition consistently.

No Social Security Tax Relief, But Yes to Retention Credit

An employee who starts work so late in 2010 that her first pay date isn't until 2011 may be a qualified individual, but the employer may not take any social security tax relief on her wages. (The relief applies only to wages paid to qualified individuals from March 19 through December 31, 2010.) However, the employer may still enjoy the employee retention business tax credit if it employs her for at least 52 consecutive weeks and if her wages during the last 26 weeks of that period are at least 80% of the wages during the first 26 weeks.

Answers Undecided

APA continues to ask the IRS, but it has not decided whether either of the following will prevent an employee from being a qualified individual:

- *self-employment during the 60 days prior to hire
- *receiving severance pay during the 60 days prior to hire

Best Practices for Immigration Compliance

Immigration and Customs Enforcement (ICE) is holding a free conference, August 9-10: *2010 IMAGE Training: Fostering Compliance through Education and Partnership*. It will include the following topics:

- *New best practices under IMAGE (ICE Mutual Agreement between Government and Employers)
- *Establishing an immigration compliance program
- *Proper hiring procedures
- *Fraudulent document detection
- *[Use of E-Verify](#)
- *Anti-discrimination procedures

The conference will be at the [Ritz-Carlton hotel](#) in Arlington, Virginia, just outside of Washington, DC. Rooms are available at \$179.

You must register at the [ICE IMAGE website](#). At press time, the website had not yet been updated to accept registrations, but ICE has told APA that it will soon be updated.

IMAGE training is now available to all employers, whether or not they officially join the IMAGE program. This reflects ICE's emphasis on proactive education over audits of employers' Forms I-9. However, ICE is still performing these audits and has conducted 1,525 of them since October 1, 2009.

E-Verify: New Interface; New Training

By Scott Mezistrano, CPP

E-Verify users will notice a [redesigned interface \(launched June 13\)](#). Citizenship and Immigration Services (CIS) made E-Verify even easier for employers to use by implementing a modern design, intuitive navigation, helpful compliance tools, and clear language. E-Verify is currently used by over 205,000 employees at more than 750,000 worksites and is growing by more than 1,400 employers a week. For more information, please see <http://www.dhs.gov/EVerify>.

In addition, E-Verify manuals and guides are now available from [one page within the CIS website](#). Updated publications will be available this month, CIS has announced.

E-Verify is an online system that allows employers to electronically verify that a new hire's name and social security number are a match in the records of the Social Security Administration and that the new hire is authorized to work in the United States according to the Department of Homeland Security. If you are a current user, you will still use your [existing user ID and password](#) and will still have access to all of your cases.

The first time you log in after the update, you'll be required to take a short tutorial to learn about the changes.

The redesign implements CIS's "plain language" initiative. This should make E-Verify easier to understand for employers and employees. CIS does still make available [a glossary](#), however.

To learn more about the change or to learn about E-Verify in general, CIS has these educational vehicles:

*[Webinars](#) on I-9, E-Verify, and E-Verify for Federal Contractors

*New "how to" videos on [how to create a case](#) and [how to respond to a tentative non-confirmation \(TNC\)](#).

GATF Subcommittees Solicit Member Input at Annual Congress

Read the [June edition of Inside Washington](#) to learn about:

*Six subcommittees of the APA's Government Affairs Task Force (GATF) met at the 28th Annual Congress, setting new agendas for the next 12 months and creating new opportunities for input and contributions from members. *Inside Washington* includes summaries of the meetings of three of the subcommittees: Federal Tax Forms and Publications, Immigration, and SSA Wage Reporting Redesign.

*Both chambers of U.S. Congress pass bills that could have negative impact on employer use of paycards.



You can always learn more about the lobbying activities of APA's Washington office and the six subcommittees of the Government Affairs Task Force by visiting [the Government Relations section of the APA website](#). For example, review the proposed redesign of two notices included on the page for the Federal Tax Forms and Publications subcommittee and give us your reaction, or check out the minutes of the latest meetings of the Immigration Subcommittee.

WEBSITE NEWS

28th Annual Congress Coverage, Photos, and More

The 28th Annual Congress, with more than 170 workshops and the largest payroll/accounts payable expo in the world, featured a bevy of payroll-related education and networking sessions.

[APA's Congress page](#), is the most full-featured yet. In addition to all four issues of *Congress Today* (APA's daily Congress newspaper), the page also features a link to the [APA Facebook page](#), a link to [Congress Photos](#) (including special Meet and Greet submenus for Adam West, the Batmobile, and Charlie Plumb photos), information on the 29th Annual Congress in Salt Lake City, Utah, and more.



BNA again helped out at the Annual Congress by giving Congress attendees free access to its Payroll Library at the Expo. Even if you couldn't be there to access the Payroll Library yourself, you can still check out [BNA's Congress 2010 page](#), which includes highlights from Congress and payroll resources.

The 29th Annual Congress is scheduled for May 24-28, 2011, at the Salt Palace Convention Center. [Save \\$100 and register now.](#)

NPW 2010 Fast Approaching

National Payroll Week®, scheduled for September 6-10, is less than three months away! With the weeklong tribute to payroll fast approaching, now is your chance to check out [the NPW website](#). The site features brand new NPW 2010 artwork, information on how to volunteer as part of NPW, a number of payroll-related tools, as well as payroll-related coverage in the national media. Plus, the [2010 NPW Store](#) is now open for business! Check the site routinely as NPW approaches for more information on how you can participate in National Payroll Week 2010.



Identify 8 Ways to Fund Your Training

Need to find funding for vital payroll training? [Check out this PDF](#) devoted to targeting eight ways organizations can identify and distribute vital dollars for payroll training. Studies consistently show that education and specialized skills translate into higher salaries, increased job security, and career flexibility.

The best way to acquire those specialized skills is through training. Among the eight tips APA recommends for securing funding for training are:

- *Look into APA, Kronos, and Global Cash Card payroll scholarships.
- *Use "stimulus" money to help fund training.
- *Investigate student loan options.
- *Investigate employer reimbursement options.

APA's ListServ Provides Answers to Payroll Questions

Where can you go to find the answer to your year-end and other payroll questions, or see how other companies handle the diverse array of company policies not regulated by law? These are just some of the topics covered on [APA's Payroll ListServ](#), a great source for questions and discussion on payroll practice and procedures!

It's easy to subscribe, just click on the link above to the Members Only area and click on the "ListServ Sign-up" page. After you join, you'll become one of the many APA payroll professionals who benefit from the give-and-take of the APA Payroll ListServ. You can ask questions, answer questions, or just read along -- no matter what, the ListServ will keep you on top of the latest topics buzzing through the payroll world.

APA's Web Links

[APA's Local Chapters](#)
[Forms, Pubs, and Info](#)
[Education and Compliance Calendar](#)
[State and Local](#)
[Federal and General](#)
[Organizations](#)
[Joblinks](#)

PAYROLL EVENTS

Payroll Tax Forum Provides Critical Mid-Year Update for Payroll Pros



[The Payroll Tax Forum](#) is APA's vital mid-year update, and includes the latest payroll compliance changes coming from Congress and federal agencies such as the IRS, SSA, DOL, and DHS.

This comprehensive, one-day program will prepare payroll professionals to deal proactively with the details of these changes and keep your organization in compliance. The topics covered in this class are new compliance requirements in the HIRE Act, health care reform legislation, Form I-9, how the new Form 941-X must be completed, and much more.

Fall Forum Offers Cost-Saving, Best Practices Tips

APA's annual [Fall Forum](#), scheduled for September 22-24 in Las Vegas, will offer payroll and accounts payable professionals a bevy of insight and information.

Those in attendance will learn how to increase efficiency, cut costs, and improve their organizations' bottom line. Plus, the event will feature the presentation of the annual APA Prism Awards, which honor the best and brightest payroll departments in the nation. Please [click here to access the Prism Award Nomination Form](#). But hurry; the deadline to apply is July 2.

Gain Insight on Payroll Operations With Strategic Payroll Practices

[Strategic Payroll Practices](#) is a two-day course that provides perspectives and insight on complex payroll taxation topics and other issues when developing a successful strategy to guide a payroll department.

Topics include understanding and identifying the effectiveness of payroll operations, managing change in a payroll operation, ensuring proper taxation of executive compensation, and much more. This course is tailored to experienced payroll professionals and supervisors, as well as anyone preparing for the [Certified Payroll Professional exam](#).

PAYROLL RESOURCES

GEM Program Offers Global Cash Card Clients Free APA Memberships and Education



Global Cash Card, in partnership with APA and MasterCard, has unveiled its new [GEM Program](#), which offers new clients complimentary APA memberships and education gift cards.

This program offers companies the unique opportunity to implement "the best paycard solution in the country," said Michael Purcell, Executive Vice President and Chief Marketing Officer for Global Cash Card.

Under the GEM program, payroll professionals who select and contract with Global Cash Card to implement a payroll card program, while meeting certain qualifications, will receive up to four APA memberships and up to \$500 in gift cards toward APA-provided education.

Research Ready CD Offers Convenient Digital Payroll Solution

APA offers a [Research Ready CD](#) that allows you to view, access, and print from four of APA's leading reference works for federal and state payroll research. The features included in this CD include *The Payroll Source*[®], *APA's Guide to State Payroll Laws, Federal Payroll Tax Laws and Regulations* and *Federal Payroll Non-Tax Laws and Regulations*. This convenient CD offers payroll professionals a digital solution for their growing research needs.



Prism Award Deadline Less Than a Month Away; Apply Today

If your organization has improved business practices and overall processes over the last year, you could very well be the recipient of a 2010 APA Prism Award. Achieving such an award will help your department garner industry-wide recognition and prove your employees' worth to company officials.

"This [Prism Award] shows that we are doing a good job," said Mary Akers, Payroll Manager for BJC HealthCare, whose 15-person payroll department won the 2009 Prism Award for Processes. "This justifies that our team is doing a great job, and shows others what payroll can do for a company."

Now is the time to prove your department's worth by sending in your nomination for the 2010 Prism Awards for Best Practices. Companies of all sizes are welcome to nominate their departments, and any department involved in payroll, finance, or accounting is eligible.

The 2010 Prism Awards will be presented to innovative payroll departments that exhibit best practices in four different categories:

- *Technology
- *Management
- *Processes
- *Overall Best Practices

Download [the Prism Award nomination form](#) to enter. All nominations are due July 2, 2010.

The four award winners are chosen by the subcommittee chairs of APA's Strategic Payroll Leadership Task Force (SPLTF). The 2010 Prism Awards will be presented at [APA's Fall Forum, scheduled for September 22-24 in Las Vegas.](#)

For additional information on the Prism Awards, contact Jim Medlock, CPP, Director of Education and Training for APA, at jmedlock@americanpayroll.org.

Crossword Puzzle Solution for June PAYTECH!

Check out [this link](#) to find solutions to the June Crossword puzzle, found in your latest edition of PAYTECH.

CHAPTER NETWORK

APA Affiliates First West Virginia Chapter

By Susan S. Garcia



APA is proud to welcome the [Charles Town West Virginia Chapter \(CTWV\)](#), the first APA chapter in West Virginia, as its 152nd chapter. After nearly a year of planning and organizing, this group of payroll professionals in Charles Town, W. Va. submitted its affiliation on April 20. It took careful planning and organizing to bring this group together, along with some neighborly chapter mentoring from the Washington Metropolitan Area Chapter (WMAC).

"We saw assisting the Charles Town group as an opportunity to assist APA in growing the benefits and goals of APA in a new state," said Dan Dycus, CPP, WMAC Past President.

The CTWV is excited to finally provide a local network and educational outreach for payroll professionals in their community. Please welcome the Charles Town West Virginia Chapter to the APA family!

President

Robyn Underwood, CPP: runderwood@loudounwater.org

Accounting Manager

Loudoun Water

Ashburn, VA

Secretary

Deborah Griffith: dgriffith@apus.edu

Senior Payroll Manager

American Public University System

Charles Town, WV

Treasurer

Vivian Hoffmaster, CPP: Vivian_a_hoffmaster@raytheon.com

Senior Payroll Accountant

Raytheon Technical Services Co.

Reston, VA

Chapter President Profile

Anne Shepperson

Richmond Chapter

By Caren Bennett

Among the members of the [Richmond Chapter of the American Payroll Association](#), Anne Shepperson is known as the "President of Change." Anne gained this nickname due to her ability to get chapter goals accomplished. Serving as Chapter President has helped Anne learn how to tackle goals with energy and enthusiasm, but also patience.

"You have to know you'll get there," she says.

Anne knows that one person can't do everything alone, and is thankful for the way all the different personalities in her chapter work together to get things done. As President, Anne does "a little bit of everything," including heading meetings and committees, contributing to *PayDirt* (the Richmond Chapter newsletter), and providing leadership. Anne recently worked to develop a way for members to easily renew their membership or join the chapter on the Richmond Chapter's website.

Anne is very proud of the big part community involvement plays in her chapter. The chapter works with the Central Virginia Food Bank, which provides food and services to five cities in Central Virginia. The chapter participates in various community service events, such as the Relay for Life Cancer Walk. Along with her board members, Anne introduced the Matthew G. Gwaltney Scholarship Program, to honor the student Matthew G. Gwaltney, whose life was taken during the tragic events that took place on the campus of Virginia Tech.

The Richmond Chapter currently consists of 110 members, and for Anne, the most enjoyable aspect of serving as President is working with them and seeing them benefit from chapter activities. Working with members has led to many new friendships and networking opportunities. Anne also loves being a part of the American Payroll Association.

"It's so nice to be in a group that supports payroll professionals; members really are the greatest resource to one another," she said.

Anne encourages involvement from all the chapter's members. She has introduced a bimonthly member feedback policy, which gives members the opportunity to share their thoughts and ideas.

The Richmond Chapter was awarded APA Chapter of the Year in 2003. Its members have appeared in *PAYTECH* several times in recognition of their many great achievements, including being awarded the Chapter of the Year Gavel Award Innovator in both 2008 and 2009, receiving third place in the 2009 Chapter Pictorial contest, and being honored with the best Chapter Website for 2007.

2010 Study Groups and Statewide Meetings

[Study Group list](#)
[Statewide list](#)

[Study Group Registration Form](#)
[Statewide Registration Form](#)

Contact Us

For anything chapter-related, or for more information about the issues above, please contact the Chapter Relations Department at (210) 226-4600 or chapterrelations@americanpayroll.org.

VENDOR NEWS

PayPerks Unveils Paperless Payroll Calculator

[PayPerks](#), an employee perks program that rewards employees for opting into paperless wage payment solutions, including paycards, direct deposit, and electronic pay stubs, has released its [Paperless Payroll Calculator](#).



The calculator, which was developed in conjunction with APA, enables businesses large and small to determine how much they stand to save by going paperless with their payroll operations.

"In private Beta testing, the Paperless Payroll Calculator has been a powerful tool for payroll professionals trying to sell new payroll solutions to upper management," said Arlyn Davich, CEO of PayPerks. "It's hard to argue with metrics, particularly when those metrics show a significant cost and environmental savings."

Arab Financial Services Selects First Data to Provide Payment Solutions

Arab Financial Services (AFS) announced an agreement with [First Data Corporation](#), where Arab Financial Services will leverage First Data's global processing power to support its regional client base. The agreement with First Data reinforces AFS's commitment to bring quality card processing solutions to its valued client base.



AFS currently licenses First Data's VisionPLUS software to manage a portfolio of more than one million payment cards. Under the new agreement, AFS clients will have the opportunity to benefit from First Data's strategic issuing and consumer finance solution, FirstVision.

Insource Performance Solutions Selects ADP to Provide Talent Acquisition

[ADP](#) announced that Insource Performance Solutions has selected ADP to provide talent acquisition and pre-employment services through its VirtualEdge recruiting solution. ADP's recruiting solution aims to help Insource eliminate manual hiring processes by streamlining workflows and improving the quality and efficiency of recruiting.



ADP's solution allows Insource to staff and manage high volume and specialty projects across the country. ADP also offers the company a fully integrated and streamlined process for taking advantage of tax credits.

Accero Introduces New Analytics Solution

[Accero](#) has announced the availability of Accero Workforce Intelligence, a reporting and analytics solution that delivers actionable HR information quickly and intuitively. Accero Workforce Intelligence includes more than 200 pre-defined metrics, scorecards, charts and graphs, as well as traditional reporting capability.



Using Accero Workforce Intelligence, executives and managers can tap into the wealth of data that already exists in their payroll and HR system. Accero Workforce Intelligence is fully integrated with the Accero Cyborg solution suite. Access is role-based and secure to protect sensitive information and ensures each user only views authorized data.

Pearson Named New CEO at Patersons

[Patersons HR and Payroll Solutions](#) has announced the appointment of Andrew Pearson as Chief Executive Officer. Most recently, Pearson was Managing Director EMEA for leading critical information exchange SaaS vendor IntraLinks. Pearson was a founding member of enterprise content management leader Vignette's European management team.



"As we position for Patersons HR and Payroll Solutions' next phase of growth, I'm excited to be part of this vibrant organization," Pearson said.

NEW MEMBERS

APA Welcomes 225 New Members!

To use this [new member list](#), download the file to your computer and open the file. You should see a listing of states and Canada in the left-hand frame (the "Bookmarks" window). Simply click on the state you want and you will go to the proper page. If you do not see the Bookmarks window, click F5. This list can be printed on any printer.

To contact new members on this list: Use the APA's searchable online membership directory (for use by APA members only). The directory is really easy to use. Just log in to the Members Only page by using the login at the right. After you log in, click on Member Directory and you will be transported to the Member Search page.

BUYER'S GUIDES

Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To access these Buyer's Guides, simply download the appropriate .pdf file to your computer and open it.

Featuring this month:

[2010 Paycard Providers Buyer's Guide](#)

These other Buyer's Guides are also available:

- [2010 Time & Attendance Systems Buyer's Guide](#)
- [2010 Workforce Management Buyer's Guide](#)
- [2010 Software-as-a-Service \(SaaS\) Providers Buyer's Guide](#)
- [2010 Software Solutions Buyer's Guide](#)
- [2010 Yellow Pages Directory Listings for Vendors](#)
- [2009 Tax Filing Solutions](#)
- [2009 Garnishment Options](#)
- [2009 Outsourcing Options](#)
- [2009 Paycard Providers](#)
- [2009 e-Payroll Providers](#)
- [2009 Payroll & HR Consulting Services](#)
- [2009 Self-Service Solutions](#)
- [2008 Data Privacy](#)
- [2008 Unemployment Insurance Administration Solutions](#)

All Buyer's Guides can be downloaded. Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To use these Buyer's Guides, download the appropriate .pdf file to your computer, and open the file.